

AR DB Wood

Risk Profile: Money Market

Date: 31 Mar 2026

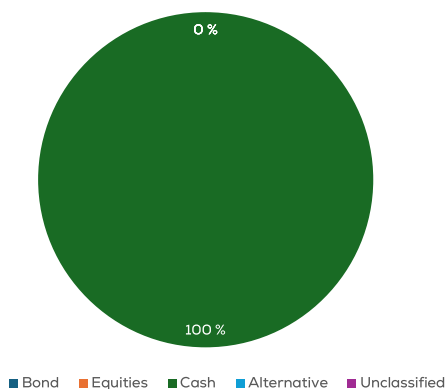
PORTFOLIO OBJECTIVES

The Money Market fund aims to preserve capital while delivering a return in line with, or modestly above, SONIA over a rolling one year time horizon. Its primary objective is to provide high levels of liquidity with minimal volatility. The fund invests in high quality money market instruments. Risk is managed through rigorous fund selection, credit quality assessment, duration control and strict adherence to money market investment parameters, with the portfolio monitored and rebalanced regularly to maintain its capital preservation and liquidity objectives.

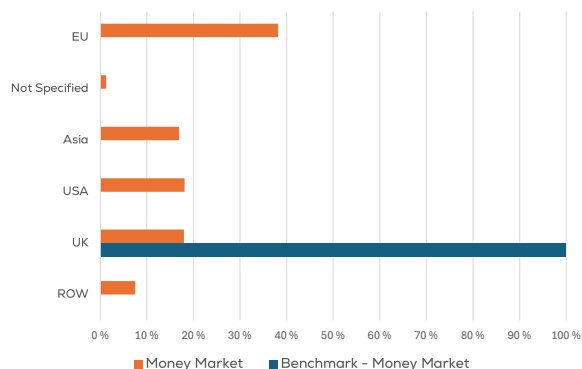
PORTFOLIO CHARACTERISTICS

Inception Date:	01 May 2023
Portfolio Size:	£19.14 million
Portfolio Benchmark:	SONIA (Sterling Overnight Index Average)
Investment Management Charge:	0.15% per annum
Minimum Investment:	No Minimum
Currency:	GBP
Wrapper Accessibility:	ISA, OEIC, SIPP & Offshore Bond
On-going Fund Charge*:	0.13%
Risk Rating:	Very Low

Asset Class Allocation



Geographic Allocation



Performance Summary

	2026 YTD	2025	2024	2023	2022	2021
Portfolio	0.91%	4.37%	5.23%	-	-	-
Benchmark	0.92%	4.31%	5.23%	4.69%	1.40%	0.05%

Portfolio Holdings: Top 10

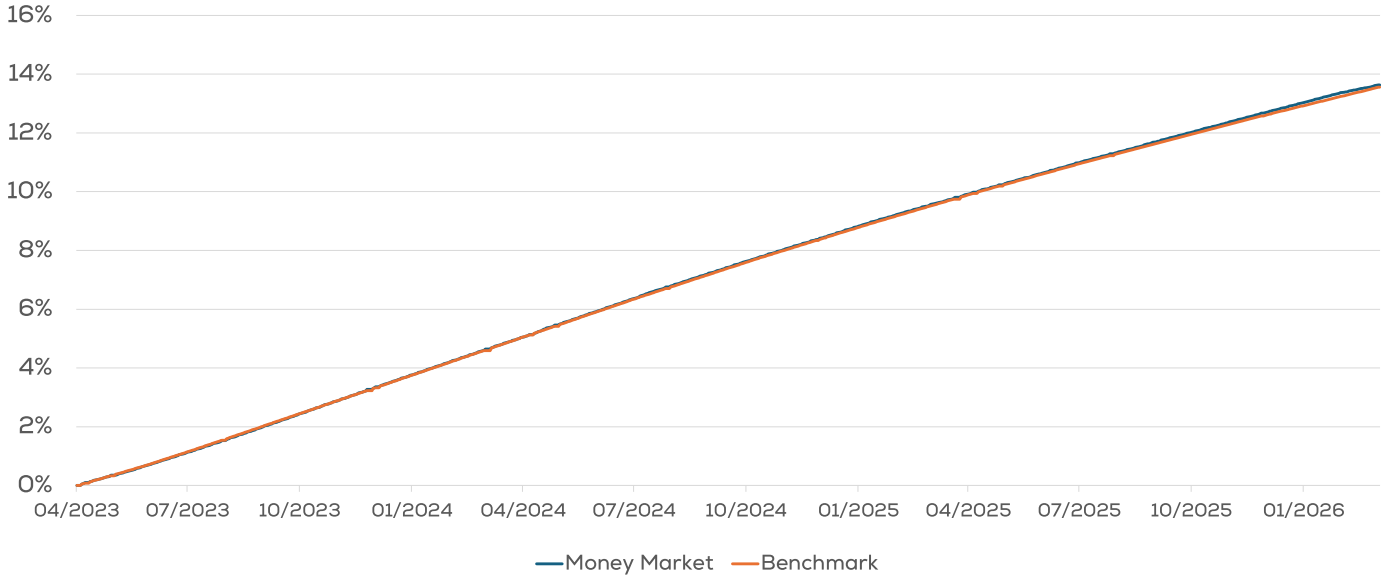
Fund	Sector	Allocation
Fidelity Cash W	Cash	50%
BlackRock ICS Sterling Liquidity Premier GBF	Cash	35%
Royal London Short-Term Fixed Income	Cash	15%

Basis of return: total gross return net of annual management charges, bid to bid basis. The figures do not include any initial charge. You should be aware; pension and life fund performance differs from unit trust/OEIC performance, due to the underlying tax treatment. Past performance is not a reliable indicator of future returns. The value of any investment can go up and down, and investors may get back less than they invested. A small portion of the portfolios may be invested in illiquid assets, meaning you may not be able to buy or sell units in those assets during uncertain times.

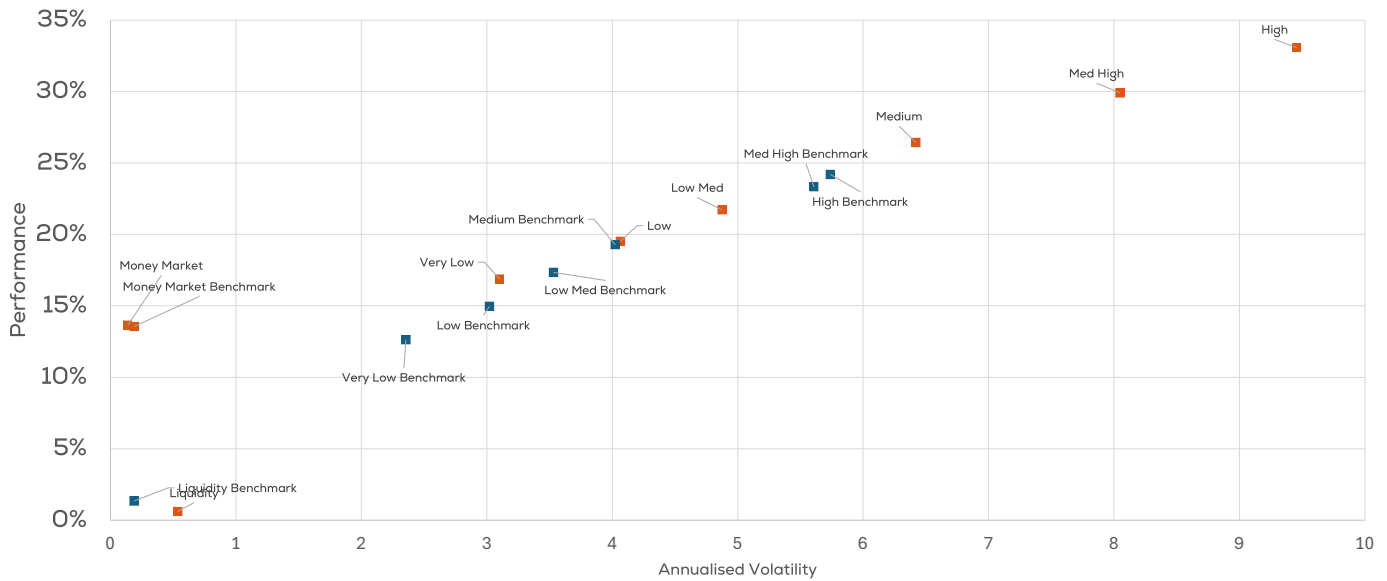
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*On-going Fund Charge = Total percentage fee charged by the underlying funds expressed as a weighted average.

PORTFOLIO PERFORMANCE



	YTD	6 Months	1 Year	3 Years
Portfolio	0.91%	1.94%	4.04%	13.64%
Benchmark	0.92%	1.92%	4.00%	13.56%



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